

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	
Eugene Joseph Rouse)	Case No. 23-21961-JAD
)	
)	Chapter 13
Debtor(s).)	
	X	Related to Doc. #15, 24 and 25

ORDER OF COURT
(Check Boxes That Apply)

☐ **Confirming Plan on Final Basis** ☒ **Chapter 13 Plan dated:**
9/20/23

☒ **Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection** ☐ **Amended Chapter 13 dated:**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,312.86 effective 10/01/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$ beginning. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence

payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☒ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$ _____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- ☐ H. The secured claims of the following creditors shall govern as to claim amount,

to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-

- ☒ K. Additional Terms and Conditions:
- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*
 - *PNC Mortgage payment to be determined by trustee, pending resolution of LMP.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine

the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.


F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the

relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 10/30/2023


United States Bankruptcy Judge
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

FILED
10/30/23 2:30 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Eugene Joseph Rouse
Debtor

Case No. 23-21961-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 30, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2023:

Recip ID	Recipient Name and Address
db	+ Eugene Joseph Rouse, 213 Stone Church Road, PO Box 26, Merrittstown, PA 15463-0026
15637417	+ Brownsville Municipal Authority, 7 Jackson Street, Brownsville, PA 15417-2009
15637431	+ Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637435	+ Fayette County Tax Claim Bureau, 2 West Main Street, Uniontown, PA 15401-3408
15637437	Fortiva, PO Box 790105, Saint Louis, MO 63179-0105
15637440	+ John M. Zeglen, 99 E. Main Street, Uniontown, PA 15401-3568
15637442	+ Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637447	+ PA Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15637460	+ Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458-1703
15637467	+ Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637471	Southwest Regional Tax Bureau, 1 Centennial Way, Scottdale, PA 15683-1741
15637482	++ THE UNITED FEDERAL CREDIT UNION, 3 SUNSET BEACH RD, MORGANTOWN WV 26508-4431 address filed with court:, United Federal Credit Union, 3600 University Avenue, Morgantown, WV 26505
15637479	+ Tena Congelio, Tax Collector, Brownsville Borough Building, 200 Second Street, Brownsville, PA 15417-1651
15637480	+ The United Fcu, 3600 University Ave, Morgantown, WV 26505-3049
15637484	US Attorney, WDPa, 633 US Post Office and Courthouse, Grant Street, Pittsburgh, PA 15219
15637481	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
15637483	+ United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431
15637489	WVU Medicine, c/o University Health Associates, Po Box 875, Morgantown, WV 26507-0875

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15637419	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 31 2023 00:11:27	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15637418	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 31 2023 00:25:59	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15637422	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 31 2023 00:24:29	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
15637423	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 31 2023 00:26:11	Citibank/Sears, Attn: Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15637424	+ Email/Text: esther@cbhv.com	Oct 31 2023 00:13:00	Collection Bureau Hudson Valley, Inc., 155 North Plank Rd, Newburgh, NY 12550-1748
15637425	+ Email/Text: esther@cbhv.com	Oct 31 2023 00:13:00	Collection Bureau Hudson Valley, Inc., 155 North Plank Road, Po Box 831, Newburgh, NY 12551-0831
15637426	+ Email/Text: bankruptcy_notifications@ccusa.com	Oct 31 2023 00:14:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15637427	+ Email/Text: ccusa@ccuhome.com	Oct 31 2023 00:13:00	Credit Collecton USA, 16 Distributors Drive, Suite

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			1, Morgantown, WV 26501-7209
15637430	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2023 00:25:51	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
15637428	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2023 00:11:31	Credit One, PO Box 98875, Las Vegas, NV 89193-8875
15637438	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 31 2023 00:13:00	Fortiva, PO Box 790156, Saint Louis, MO 63179-0156
15637436	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 31 2023 00:13:00	Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
15637439	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 31 2023 00:13:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
15637441	^ MEBN	Oct 31 2023 00:02:56	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15645052	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 00:25:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15637449	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2023 00:13:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15637448	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2023 00:13:00	PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
15637450	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2023 00:13:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15637454	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2023 00:13:00	PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15637453	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2023 00:13:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15637458	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2023 00:13:00	PNC Bank, NA, PO Box 94982, Cleveland, OH 44101
15637459	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2023 00:13:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
15637461	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 31 2023 00:38:29	Portfolio Recovery Assoc, Po Box 41067, Norfolk, VA 23541
15637462	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 31 2023 00:11:48	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
15637464	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 31 2023 00:11:48	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15637465	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 00:25:43	Resurgen Capital Services, PO Box 10587, Greenville, SC 29603-0587
15637466	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 00:25:24	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15637474	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 31 2023 01:18:39	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15637473	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 31 2023 00:25:27	Synchrony Bank/Care Credit, Po Box 71727, Philadelphia, PA 19176-1727
15637475	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 31 2023 01:08:05	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
15637477	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 31 2023 00:25:24	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15637485	^ MEBN	Oct 31 2023 00:02:38	US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
15637486	+ Email/PDF: ebn_ais@aisinfo.com	Oct 31 2023 00:24:30	Verizon by American Infosource LP as Age, 4515

District/off: 0315-2

User: auto

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15637488	Email/Text: hbbankruptcynotices@wvumedicine.org	Oct 31 2023 00:13:00	N. Santa Fe Avenue, Oklahoma City, OK 73118-7901 WVU Medicine, PO Box 865, Morgantown, WV 26507-0865
15637490	Email/Text: hbbankruptcynotices@wvumedicine.org	Oct 31 2023 00:13:00	WVU Medicine, 1 Medical Center Drive, Morgantown, WV 26506
15637487	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 31 2023 00:14:00	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
TOTAL: 36			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15637420	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15637421	*	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15637429	*+	Credit One, PO Box 98875, Las Vegas, NV 89193-8875
15637432	*+	Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637433	*+	Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637434	*+	Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637443	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637444	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637445	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637446	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637451	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15637452	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15637456	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15637455	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15637457	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15637463	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
15637468	*+	Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637469	*+	Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637470	*+	Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637472	*	Southwest Regional Tax Bureau, 1 Centennial Way, Scottsdale, PA 15683-1741
15637476	*+	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
15637478	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Oct 30, 2023

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Total Noticed: 54

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2023 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Eugene Joseph Rouse julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4